

**Information to identify the case:**

Debtor 1	<u>Robbin Lynn Tracy</u>	Social Security number or ITIN	xxx-xx-4046
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	19-28377-SLM		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robbin Lynn Tracy

11/15/24

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robbin Lynn Tracy  
Debtor

Case No. 19-28377-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 15, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2024:

Recip ID	Recipient Name and Address
db	+ Robbin Lynn Tracy, 6 Foley Drive, Newton, NJ 07860-6747
518481211	+ 1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138
518481220	Crunch Fitness Stanhope, 110 NJ -183, Stanhope, NJ 07874
518481223	+ Jason Titsworth, 6 Foley Drive, Newton, NJ 07860-6747

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 15 2024 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 15 2024 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Nov 16 2024 01:38:00	Capital One Auto Finance, Attn AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	^ MEBN	Nov 15 2024 20:54:06	Home Point Financial Corporation, D Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
cr	^ MEBN	Nov 15 2024 20:56:16	Orion, c/o PRA Receivables Management LLC, POB 41021, Norfolk, VA 23541-1021
518481212	+ EDI: BANKAMER	Nov 16 2024 01:38:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518574153	+ EDI: BANKAMER2	Nov 16 2024 01:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518481213	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 15 2024 21:00:33	Capital Bank,n.a., 1 Church St Ste 100, Rockville, MD 20850-4158
518481214	+ EDI: CAPONEAUTO.COM	Nov 16 2024 01:38:00	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
518494201	+ EDI: AISACG.COM	Nov 16 2024 01:38:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518518701	+ EDI: AISACG.COM	Nov 16 2024 01:38:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518552964	+ EDI: AIS.COM	Nov 16 2024 01:38:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518481215	+ EDI: CAPITALONE.COM	Nov 16 2024 01:38:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281

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518481216	+ EDI: PHINGENESIS	Nov 16 2024 01:38:00	Cb Indigo/gf, Po Box 4499, Beaverton, OR 97076-4499
518481218	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 15 2024 21:07:00	Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
518481219	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 15 2024 21:15:01	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
518481226	EDI: CITICORP	Nov 16 2024 01:38:00	Macys/dsnb, Po Box 8218, Mason, OH 45040
518481217	Email/Text: BNSFN@capitalsvcs.com	Nov 15 2024 21:05:00	Ccs/first National Ban, 500 East 60th St North, Sioux Falls, SD 57104
518481221	+ EDI: AMINFOFP.COM	Nov 16 2024 01:38:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518481222	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 15 2024 21:05:00	Home Point Financial C, 11511 Luna Road, Suite 200, Farmers Branch, Texas 75234-6451
518512286	^ MEBN	Nov 15 2024 20:54:05	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
518603422	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 15 2024 21:05:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
518481224	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 15 2024 21:04:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
518602324	Email/PDF: resurgentbknotifications@resurgent.com	Nov 15 2024 21:00:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518481225	+ EDI: LENDNGCLUB	Nov 16 2024 01:38:00	Lending Club Corp, 595 Market Street, San Francisco, CA 94105-2802
518563594	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 15 2024 21:00:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518481227	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 15 2024 21:14:50	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
519239365	+ EDI: AISMIDFIRST	Nov 16 2024 01:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
519239364	+ EDI: AISMIDFIRST	Nov 16 2024 01:38:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518504764	+ EDI: AGFINANCE.COM	Nov 16 2024 01:38:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
518481228	+ EDI: AGFINANCE.COM	Nov 16 2024 01:38:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
518483421	^ MEBN	Nov 15 2024 20:56:16	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518573995	+ EDI: JEFFERSONCAP.COM	Nov 16 2024 01:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518710534	EDI: Q3G.COM	Nov 16 2024 01:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518589678	EDI: Q3G.COM	Nov 16 2024 01:38:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
518710535	+ EDI: Q3G.COM	Nov 16 2024 01:38:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA

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518579861	EDI: Q3G.COM		98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
		Nov 16 2024 01:38:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
518511923	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 15 2024 21:07:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
518481229	+ EDI: BLUESTEM	Nov 16 2024 01:38:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2024 at the address(es) listed below:

Name	Email Address
Dean G. Sutton	on behalf of Debtor Robbin Lynn Tracy dean@deansuttonlaw.com
Denise E. Carlson	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Peter J. D'Auria	on behalf of U.S. Trustee U.S. Trustee Peter.J.D'Auria@usdoj.gov
Sindi Mncina	on behalf of Creditor Home Point Financial Corporation smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7